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By CHARLES F. BASS, printed in the Nashua Telegraph December 11, 2011

Dec. 7 marked the end of the Medicare open enrollment period, a process that is oftentimes confusing and challenging for many seniors.

In order to assist in this process, I recently held a seniors health care forum in Hudson and in the northern part of the state to provide constituents with information about Social Security and Medicare benefits from the experts at the Centers for Medicare & Medicaid Services, the Social Security Administration and the AARP. These experts were at the forum to help fill out forms and provide other assistance.

A topic that was raised by many of the seniors I spoke to that day was the lack of available Medicare Advantage plans in Hillsborough and Rockingham counties, leaving more than 6,000 seniors throughout the state without the option they wanted for care.

I, too, have serious concerns about why these plans are being discontinued and why there was conflicting information – or a lack thereof – being given out by CMS and the providers.

Medicare Advantage plans generally offer expanded benefits and lower cost-sharing through private insurers compared to traditional fee-for-service Medicare.

But because several providers have discontinued their Medicare Advantage plans, enrollees are now forced to choose between the original Medicare program or the last remaining Medicare Advantage plan, which does not allow most beneficiaries to continue seeing their current health care providers.

Actions have consequences, and we are in this position in the first place because of regulations and legislation that were enacted under Democratic leadership in 2008 and 2010 – one of which is the new health care law – containing provisions restricting insurance providers' private fee-for-service contracts with hospitals and imposing \$575 billion in funding cuts to Medicare and the Medicare Advantage programs.

These rules threaten to cut benefits, increase cost-sharing, and increase premiums for beneficiaries, affecting providers' decisions to offer these benefits and remain solvent.

The hard truth is that it's unlikely seniors will have their Medicare Advantage plans immediately reinstated. That's why I have contacted the administrator of CMS to find out specifically why certain counties in New Hampshire are losing their Medicare Advantage plan options and why there are so few plans within our state.

I have also asked CMS what individuals who were previously enrolled in a Medicare Advantage plan can do now to retain their same level of coverage.

I encourage constituents in the 2nd District who are having trouble with their Medicare benefits – or any issue with a federal agency – to call my Nashua office at 595-7701 or visit us at 221 Main St., Suite 201. My staff and I are ready to help.

U.S. Rep. Charles F. Bass, of Peterborough, represents the 2nd Congressional District in New Hampshire.